



Retiree Benefit Focus

Department of Administration, Boise Idaho

October 2003

Regence BlueShield, Blue Cross of Idaho, AARP Participating

Eligible Retirees May Use Available Sick Leave Funds to Pay for Medicare Supplemental Premiums

As a result of agreements with **Regence BlueShield of Idaho**, **Blue Cross of Idaho**, and the **American Association of Retired Persons (AARP) Health Care Options** program, the Office of Insurance Management is able to offer Medicare eligible State retirees and their dependents access to Medicare Supplemental Insurance plans, through their retiree "sick leave account."

The supplemental plans could be in addition to, or in lieu of, enrollment in the State's traditional retiree medical plan. Depending on your healthcare needs, these plans could be less expensive than the state's traditional plan; providing an option not currently available.

Utilize Your Unused Sick Leave Funds To Pay Supplemental Premiums

You can now utilize your unused sick leave funds to pay for the monthly supplemental coverage premiums.

And, the Public Employee Retirement System of Idaho (**PERSI**) can also deduct the premium from your monthly retirement benefit regardless of whether or not you have unused sick leave funds available.

Different Plan Choices Available

You may choose from **18 supplemental plans** that are offered through Regence BlueShield, Blue Cross of Idaho and the AARP Health Options program. As you consider your health insurance needs, the supplemental plans and related options could help to reduce healthcare premium costs.



Eligibility:

If you meet the requirements to participate in the traditional Retiree Medical Plan, and you are enrolled in both Parts A & B of Medicare, you are eligible to participate in these plans.

NOTE: Enrollment in any of the available Medicare Supplement Plans may affect your dependents' coverage. Please contact the Office of Insurance Management at (208) 332-1860 or toll free at 1-800-531-0597 for more information.

To Enroll or If You Have Questions ...

If you are interested in reviewing the Medicare Supplemental Plan options available, enrolling, or if you have particular questions about these plan options, contact the Providers during their office hours listed below:

Regence BlueShield of Idaho: 1-800 632-2022

Hours: Monday through Friday,
8 a.m. to 6 p.m. (MST)

Blue Cross of Idaho: 1-800 365-2345

Hours: Monday through Friday,
8 a.m. to 5 p.m. (MST)

AARP: 1-800 392-7537

Hours: Monday through Friday,
7 a.m. to 11 p.m. (EST)

(See additional resource information on back)



State of Idaho

Department of Administration
Office of Insurance Management
650 West State Street, Room 100
Boise, Idaho 83720-0035

Information About Medicare Supplemental Insurance Options

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This publication presents general benefit information. In the event of any conflict between the information in this publication and the Plan provisions, the Plan documents and insurance contracts will govern.

Discount Options, Additional Resource Information ...

About Medicare Supplemental Coverage ...

On average, Medicare pays for just 56% of your health care expenses according to the Kaiser Family Foundation. Medicare Supplement Insurance is designed to help pay medical expenses that Medicare does not pay.

Senior Discounts Available

Regence BlueShield, Blue Cross of Idaho and the AARP Health Care Options program provide a variety of discounts for such amenities as entertainment, restaurants, lodging, travel, etc. This also includes pharmacy savings and vision services for qualified Supplement Plan members.

Such services are listed online at the web addresses below; or you can call the Providers' toll-free numbers (at right) for more information.

<http://www.regencediscounts.com/idaho>

<http://www.bcidaho.com/seniors>

http://www.aarphealthcare.com/prodsvcs/medsup/our_special.aspx

SHIBA: Help for Idaho Medicare Beneficiaries

Every state has a "State Health Insurance Assistance Program". In Idaho, this group is **SHIBA** (*Senior Health Insurance Benefits Advisors*). Their programs help Medicare beneficiaries and their families with their health insurance choices and with problems that might arise.

Contact **SHIBA** online:

<http://www.doi.state.id.us/shiba/shibahealth.aspx>

SHIBA Telephone:

in-state calls only: **1-800 247-4422**

Boise number: **208 334-4350**

Regence BlueShield of Idaho

<http://www.id.regence.com>

1-800 632-2022

Blue Cross of Idaho

<http://www.bcidaho.com>

1-800 365-2345

AARP

<http://www.aarp.org>

1-800 392-7537

Internet Resources on Aging

Helpful links to websites providing information on issues relevant to people age 50+.

<http://www.aarp.org/internetresources/>



Photo Courtesy Blue Cross